

**IN THE UNITED STATES BANKRUPTCY COURT  
 FOR THE WESTERN DISTRICT OF PENNSYLVANIA (Erie)**

In Re:	:	Bankruptcy No. 18-10627-TPA
Raymond Thomas Chorney	:	Chapter 13
Debtor	:	
	:	
Select Portfolio Servicing Inc.	:	Doc # ____
	:	
Movant	:	Related to Document No. 69, 89
vs.	:	
Raymond Thomas Chorney	:	
Debtor/Respondent	:	
and	:	
Ronda J. Winnecour, Esquire	:	
Trustee/Respondent	:	

**ORDER**

AND NOW, this 13th day of October, 2020:

IT IS HEREBY ORDERED that the Motion for Relief from Stay is denied, as the parties herein agree that the interest of Movant is adequately protected by payment and performance as more particularly set forth hereinafter.

FUTHER ORDERED that as of **09/08/2020**, the post-petition arrearage is as follows, pursuant to the terms of the Note, as set forth in the chart below:

<b>Number of Missed Payments</b>	<b>From</b>	<b>To</b>	<b>Monthly Missed Principal and Interest</b>	<b>Monthly Missed Escrow (if applicable)</b>	<b>Monthly Payment Amount</b>	<b>Total of Monthly Payments Missed</b>
1	05/01/2020	05/01/2020	\$338.47	\$273.22	\$611.69	\$611.69
4	11/17/2019	6/17/2020	\$338.47	\$280.69	\$619.16	\$2,476.64
Less post-petition partial payments (suspense balance):						(\$323.78)

**Total: \$2,764.55**

This arrearage shall be paid as follows:

Debtors are ordered to pay the total post-petition arrearage totaling a sum of **\$2,764.55** by amending/modifying the Bankruptcy plan on or before **10/30/2020**.

Regular payments in the amount of **\$619.16** to be paid on or before **10/01/2020** and any additional amount as required or allowed by the Note and Security Instrument. Payments should be sent to: Select Portfolio Servicing, Inc. Attn: Remittance Processing P.O. Box 65450 Salt Lake City, UT 84165-0450.

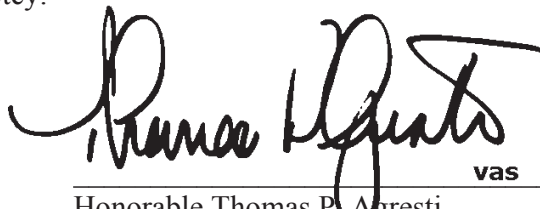
FURTHER ORDERED that should Debtor(s) default in payment of any sum specified herein, or become 90 or more days delinquent in payments due to the Trustee, for the life of the bankruptcy then upon notice of default sent by first class mail to Debtor(s), attorney for Debtor(s) and the Trustee, and failure of Debtor(s) to cure such default within **10** days from the date of receipt of such notice, Movant may file a Affidavit of default, or similar as may be required by the Court, with service upon Debtor(s), attorney for Debtor(s) and the Trustee. And, after a scheduled hearing, the Court may enter an Order releasing Movant from the automatic stay.

02/20

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FURTHER ORDERED that in the event relief from the automatic stay is later granted, the Trustee shall cease funding any balance of Movant's claim, and the provisions of Fed. R. Bank. P. 4001(a)(3) may be waived.

FURTHER ORDERED that upon completion of any foreclosure sale, any funds in excess of the amount due to Movant and to any subordinate lienholder(s) properly entitled to receive proceeds under applicable State Law that would otherwise be payable to the Debtor(s), shall be paid to the Trustee by the entity receiving the funds from the foreclosure sale for the benefit of the Estate while the Debtor(s) remains in bankruptcy.



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Honorable Thomas P. Agresti  
U.S. Bankruptcy Judge

In re:  
Raymond Thomas Chorney  
Debtor(s)

Case No. 18-10627-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Oct 13, 2020

User: lfin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2020:

Recip ID	Recipient Name and Address
db	+ Raymond Thomas Chorney, 7216 Sterrettania Road, Fairview, PA 16415-2812

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2020 at the address(es) listed below:

Name	Email Address
Bradley Joseph Osborne	on behalf of Creditor Select Portfolio Servicing Inc. bosborne@hoflawgroup.com, pfranz@hoflawgroup.com
Brian Nicholas	on behalf of Creditor Select Portfolio Servicing Inc. bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Raymond Thomas Chorney dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com
Michael S. Jan Janin	on behalf of Creditor Fairview Township mjanjanin@quinnfirm.com knottingham@quinnfirm.com;mboni@quinnfirm.com;mmbquinnbankruptcy@gmail.com;mtrayer@quinnfirm.com;gbeeko@quinnfirm.com

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Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

William E. Craig

on behalf of Creditor Credit Acceptance Corporation ecmail@mortoncraig.com  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 8